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IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE

Applicant:

Martin P. MADDEN

Serial No.: Not Yet Assigned
(Continuation of Serial No. 09/990,312)

Filed: **December 9, 2002**

For: **SYSTEM AND METHOD
FOR IMPLEMENTING A
MORTGAGE PLAN**

Group Art Unit: Not Yet Assigned

Examiner: Not Yet Assigned

) I hereby certify that this the
documents referred to as enclosed
therewith are being deposited with the
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December 9, 2002

Julie A. Burke

INFORMATION DISCLOSURE STATEMENT

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Commissioner for Patents
Washington, D.C. 20231

Sir:

The patents and/or publications listed on the enclosed PTO Form-1449 are submitted pursuant to 37 CFR §§ 1.56, 1.97, and 1.98. Copies of the patents or publications were previously enclosed or cited by the Examiner in parent application, U.S. Serial No. 09/990,312 whose grandparent is U.S. Application Serial No. 09/298,767, now U.S. Patent 6,345,262 B1.

TIME OF FILING

This information disclosure statement is being filed with the application. In accordance with 37 CFR §1.97(b), no certification or fee is required.

PRIOR AND RELATED APPLICATIONS

In accordance with 37 CFR §1.98(d), copies of the patents and publications listed on the enclosed PTO Form-1449 are not provided because the patents and publications were previously cited by, or submitted to, the Patent Office in a prior application that Applicant(s) rely upon for an earlier filing date under 35 U.S.C. §120. Documents listed on the attached Form PTO-1449 were cited by, or submitted to, the examiner of the following patent application(s):

Applicant(s): Martin P. Madden
Serial No. 09/990,312
Filing Date: November 23, 2001
Title: SYSTEM AND METHOD
FOR IMPLEMENTING A MORTGAGE PLAN
Status: Pending

Other applications related to application Serial No. are:

Applicant(s): Martin P. Madden
Serial No. 09/298,767
Filing Date: April 23, 1999
Title: SYSTEM AND METHOD
FOR IMPLEMENTING A MORTGAGE PLAN
Status: Issued as U.S. Patent 6,345,262 B1 on February 5, 2002

METHOD OF PAYMENT

No fee is required.

The Commissioner is authorized to charge any fee deficiency required by this paper, or credit any overpayment, to Deposit Account No. 50-2455. A copy of this paper is enclosed.

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December 9, 2002

Form PTO-1449 (Modified)		U.S. Department of Commerce Patent and Trademark Office		Atty. Docket No. 20033/10001	Serial No. Not Yet Assigned
INFORMATION DISCLOSURE STATEMENT <i>(Use several sheets if necessary)</i>		Applicant Martin P. MADDEN			
		Filing Date 12/09/2002	Group Art Unit Not Yet Assigned		

U.S. PATENT DOCUMENTS							
*EXAMINER INITIALS		DOCUMENT NUMBER	ISSUE DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	A01	4,876,648	10/24/1989	Lloyd			
	A02	4,953,085	08/29/1990	Atkins			
	A03	5,083,270	01/21/1992	Gross et al.			
	A04	5,644,726	07/01/1997	Oppenheimer			
	A05	5,673,402	09/30/1997	Ryan et al.			
	A06	5,689,649	11/18/1997	Altman et al.			
	A07	5,819,230	10/06/1998	Christie et al.			
	A08	5,832,461	11/03/1998	Leon et al.			
	A09	5,852,811	12/22/1998	Atkins			

FOREIGN PATENT DOCUMENTS							
*Examiner Initials		Document Number	Publication Date	Country	Class	Subclass	Translation Yes No
	B01	JP 6-301706	10/28/1994	Japan			

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)		
	C01	Dennis, Marshall W., "Residential Mortgage Lending," Reston Publishing, 1985, Pages 61-69
	C02	Brueggman, William B. & Stone, Leo D., "Real Estate Finance," 7 th Ed., Richard D. Irwin, Inc. 1981

EXAMINER	DATE CONSIDERED
<p>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance <u>and</u> not considered. Include copy of this form with next communication to applicant.</p>	